CLAIMS

What is claimed is:

1   1.   A method for presenting a bill and associated non-bill information via a

2   network, comprising;

3   transmitting to a payer, via a network, a bill including a first charge,

4   a second charge, a location identifier of first non-bill information upon

5   which the first charge is based, and a location identifier of second non-bill

6   information upon which the second charge is based;

7   receiving from the payer, via the network, a request for at least one of

8   the first non-bill information and the second non-bill information; and

9   transmitting to the payer, via the network, the requested non-bill

10   information in response to the received request.

1   2.   The method of claim 1, wherein:

2   the first non-bill information is a first portion of a document; and

3   the second non-bill information is a second portion of the same

4   document.

1   3.   The method of claim 2, wherein the document is one of a contract, a

2   tariff, or a warranty.

1   4. The method of claim 1, wherein the location identifier of the first non-

2   bill information includes a first hyper-link and the location identifier of

3   the second non-bill information includes a second hyper-link, and further

4   comprising:

5   activating at least one of the first hyper-link and the second hyper-

6   link to request non-bill information.

1   5. The method of claim 1, wherein:

2   the bill, including the location identifier of the first non-bill

3   information and the location identifier of the second non-bill information, is

4   transmitted to the payer by a bill presentment server; and

5   the non-bill information is transmitted to the payer by a non-bill

6   presentment server.

1   6. The method of claim 5, wherein:

2   the bill presentment server is associated with a bill presentment

3   service provider; and

4   the non-bill presentment server is associated with a biller.

1   7. The method of claim 1, wherein the bill is one of a detailed bill or a

2   summary bill.

1 8.   The method of claim 1, wherein the bill further includes a location

2 identifier of non-bill information other than non-bill information upon which

3 a charge is based.

1 9.   A system for presenting a bill and associated non-bill information,

2 comprising:

3   a first network station configured to transmit, via a network, a bill

4 including a first charge, a second charge, a location identifier of first non-

5 bill information upon which the first charge is based, and a location

6 identifier of second non-bill information upon which the second charge is

7 based; and

8   a second network station configured to receive the transmitted bill, to

9 transmit a request for at least one of the first non-bill information and the

10 second non-bill information via the network, and to receive the requested non-

11 bill information via the network.

1 10. The system of claim 9, wherein:

2   the first non-bill information is a first portion of a document; and

3   the second non-bill information is a second portion of the same

4 document.

1 11. The system of claim 9, wherein the bill is one of a summary bill or a

2 detailed bill.

1 12. The system of claim 9, wherein the document is one of a contract, a

2 tariff, or a warranty.

1 13. The system of claim 9, wherein:

2   the location identifier of the first non-bill information includes a

3 first hyper-link;

4   the location identifier of the second non-bill information includes a

5 second hyper-link; and

6   the second network station is further configured to activate the first

7 hyper-link to request the first non-bill information and to activate the

8 second hyper-link to request the second non-bill information.

1 14. The system of claim 9, wherein:

2   the first network station is further configured to store the first non-

3 bill information and the second non-bill information, receive the request for

4 non-bill information, and transmit the requested non-bill information to the

5 second network station via the network;

6   the first network station is associated with one of a biller or a bill

7   presentment service provider; and

8   the second network station is associated with a payer;

1   15.   The system of claim 9, further comprising:

2   a third network station configured to store the first non-bill

3   information and the second non-bill information, receive the request for non-

4   bill information, and transmit non-bill information to the second network

5   station via the network;

6   wherein the first network station is associated with a bill presentment

7   service provider, the second network station is associated with a payer, and

8   the third network station is associated with a biller.

1   16.   The system of claim 9, wherein the bill further includes a location

2   identifier of non-bill information other than non-bill information upon which

3   a charge is based.

1   17.   A database for storing bill information and associated non-bill

2   information, comprising:

3   information indicating a charge; and

4   non-bill information upon which the charge is based stored in

5   association with the information indicating the charge.

1   18. A method for presenting a bill and associated non-bill information via a

2   network, comprising:

3   transmitting to a payer, via a network, a bill including a charge and a

4   location identifier of a portion of non-bill information upon which the charge

5   is based;

6   receiving from the payer, via the network, a request for the portion of

7   non-bill information; and

8   transmitting to the payer, via the network, the portion of non-bill

9   information in response to the received request.

1   19. The method of claim 18, wherein the bill is one of a detailed bill or a

2   summary bill.

1   20. The method of claim 18, wherein the non-bill information is one of a

2   contract, a tariff, or a warranty.

1   21. The method of claim 18, wherein:

2   the bill including the location identifier is transmitted by one of a

3 bill presentment service provider or a biller; and

4   the portion of non-bill information is transmitted by the biller.

1 22. The method of claim 18, wherein:

2   the location identifier is a first location identifier; and

3   the bill further includes a second location identifier of non-bill

4 information other than non-bill information upon which a charge is based.

1 23. A system for presenting a bill and associated non-bill information via a

2 network, comprising:

3   a first network station configured to transmit, via a network, a bill

4 including a charge and a location identifier of a portion of non-bill

5 information upon which the charge is based; and

6   a second network station configured to receive the transmitted bill, to

7 transmit a request for the portion of non-bill information, and to receive the

8 requested portion of non-bill information via the network.

1 24. The system of claim 23, wherein the bill is one of a summary bill or a

2 detailed bill.

1 25. The system of claim 23, wherein the non-bill information is one of a

2 contract, a tariff, or a warranty.

1 26. The system of claim 23, wherein:

2   the first network station is further configured to store the non-bill

3 information, receive the request for the portion of non-bill information, and

4 transmit the requested portion of non-bill information to the second network

5 station via the network;

6   the first network station is associated with one of a biller or a bill

7 presentment service provider; and

8   the second network station is associated with a payer.

1 27. The system of claim 23, further comprising:

2   a third network station configured to store the non-bill information,

3 receive the request for the portion of non-bill information, and transmit the

4 requested portion of non-bill information to the second network station via

5 the network;

6   wherein the first network station is associated with a bill presentment

7 service provider, the second network station is associated with a payer, and

8 the third network station is associated with a biller.

1   28.   The system of claim 23, wherein:

2   the location identifier is a first location identifier; and

3   the bill further includes a second location identifier of non-bill

4   information other than non-bill information upon which a charge is based.

1   29.   An article of manufacture for presenting a bill and associated non-bill

2   information via a network, comprising:

3   a computer readable medium; and

4   computer programming stored on the medium;

5   wherein the stored computer programming is configured to be readable

6   from the computer readable medium by a computer to thereby cause the computer

7   to operate so as to:

8   transmit, via a network, a bill including a first charge, a second

9   charge, a location identifier of first non-bill information upon which the

10   first charge is based, and a location identifier of second non-bill

11   information upon which the second charge is based;

12   receive, via the network, a request for at least one of the first non-

13   bill information and the second non-bill information; and

14   transmit, via the network, the requested non-bill information.

1   30.   An article of manufacture for presenting a bill and associated non-bill

2   information via a network, comprising:

3   a computer readable medium; and

4   computer programming stored on the medium;

5   wherein the stored computer programming is configured to be readable

6   from the computer readable medium by a computer to thereby cause the computer

7   to operate so as to:

8   transmit, via a network, a bill including a charge and a location

9   identifier of a portion of non-bill information upon which the charge is

10   based;

11   receive, via the network, a request for the portion of non-bill

12   information; and

13   transmit, via the network, the portion of non-bill information.